

<b>Information to identify the case:</b>					
Debtor 1	<b>Belinda J Smetana</b>			Social Security number or ITIN	<b>xxx-xx-0307</b>
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2				Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>					
Case number: <b>18-20654-GLT</b>					

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Belinda J Smetana

1/21/21

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Belinda J Smetana  
Debtor

Case No. 18-20654-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jan 21, 2021

User: culy  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 23, 2021:

Recip ID	Recipient Name and Address
db	+ Belinda J Smetana, 418 Atlantic Ave, McKeesport, PA 15132-3706
14793850	Allegheny General Hospital, 428 East Avenue, Pittsburgh, PA 15212
14793856	+ Capital One - Best Buy, P.O. Box 9001007, Louisville, KY 40290-1007
14861206	+ DL Investment SARL Compartment Moonstone1, Upstart Loan Operations, 2 Circle Star Way; Second Floor, San Carlos, CA 94070-6200
15027805	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
14778697	+ Nationstar/mr. Cooper, 350 Highland Dr, Lewisville, TX 75067-4488
14778698	+ Pacific Union Financia, 1603 Lbj Fwy Ste 500, Farmers Branch, TX 75234-6071
14793866	+ Pacific Union Financial, 1603 Lbj Fwy Ste 500, Farmers Branch, TX 75234-6071
14778700	+ Prsm/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14793873	UPMC, PO Box 371842, Pittsburgh, PA 15250-7842
14778704	+ Upstart Network Inc., Po Box 61203, Palo Alto, CA 94306-6203

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jan 22 2021 05:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 22 2021 03:46:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jan 22 2021 05:53:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 22 2021 03:46:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14778675	Email/Text: ebn@21stmortgage.com	Jan 22 2021 03:47:00	21st Mortgage Corp, 620 Market St Ste 100, Knoxville, TN 37902
14778676	+ EDI: GMACFS.COM	Jan 22 2021 05:53:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
14778677	EDI: BANKAMER.COM	Jan 22 2021 05:53:00	Bankamerica, Po Box 982238, El Paso, TX 79998
14778680	EDI: CAPITALONE.COM	Jan 22 2021 05:53:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
14778679	+ EDI: CAPITALONE.COM	Jan 22 2021 05:53:00	Cap1/yamaha, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440

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14778681	+ EDI: CAPITALONE.COM	Jan 22 2021 05:53:00	Capital One, Po Box 30253, Salt Lake City, UT 84130-0253
14778684	+ EDI: CITICORP.COM	Jan 22 2021 05:53:00	Citi, Pob 6241, Sioux Falls, SD 57117-6241
14778687	+ EDI: CITICORP.COM	Jan 22 2021 05:53:00	Citimortgage Inc, Po Box 9438, Gaithersburg, MD 20898-9438
14778688	+ EDI: WFNNB.COM	Jan 22 2021 05:53:00	Comenity Bank/fashbug, Po Box 182789, Columbus, OH 43218-2789
14778690	+ EDI: WFNNB.COM	Jan 22 2021 05:53:00	Comenity Bank/Inbryant, Po Box 182789, Columbus, OH 43218-2789
14778693	EDI: CITICORP.COM	Jan 22 2021 05:53:00	Dsnb Macys, Po Box 8218, Mason, OH 45040
14818635	EDI: DIRECTV.COM	Jan 22 2021 05:53:00	Directv, LLC, by American InfoSource LP as agent, PO Box 5008, Carol Stream, IL 60197-5008
14782394	EDI: DISCOVER.COM	Jan 22 2021 05:53:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14778692	+ EDI: DISCOVER.COM	Jan 22 2021 05:53:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
14821259	+ Email/Text: kbarkley@bernsteinlaw.com	Jan 22 2021 03:47:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14778682	EDI: JPMORGANCHASE	Jan 22 2021 05:53:00	Chase Card, Po Box 15298, Wilmington, DE 19850
14821420	Email/PDF: resurgentbknotifications@resurgent.com	Jan 22 2021 03:51:31	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14778694	+ EDI: WFNNB.COM	Jan 22 2021 05:53:00	Lane Bryant Retail/soa, 450 Winks Ln, Bensalem, PA 19020-5932
14778695	+ Email/Text: bk@lendingclub.com	Jan 22 2021 03:47:00	Lending Club Corp, 71 Stevenson St Ste 300, San Francisco, CA 94105-2985
14778699	Email/Text: Bankruptcy.Notices@pnc.com	Jan 22 2021 03:46:00	Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222
14824339	EDI: PRA.COM	Jan 22 2021 05:53:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14779422	+ EDI: PRA.COM	Jan 22 2021 05:53:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14793867	+ EDI: RMSC.COM	Jan 22 2021 05:53:00	Paypal Credit, PO Box 105658, Atlanta, GA 30348-5658
14809725	EDI: Q3G.COM	Jan 22 2021 05:53:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14778701	+ EDI: RMSC.COM	Jan 22 2021 05:53:00	Synco/jcp, Po Box 965007, Orlando, FL 32896-5007
14778702	+ EDI: RMSC.COM	Jan 22 2021 05:53:00	Synco/sams Club, Po Box 965005, Orlando, FL 32896-5005
14778703	+ EDI: CITICORP.COM	Jan 22 2021 05:53:00	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497

TOTAL: 31

**BYPASSED RECIPIENTS****The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a**

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preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr		Pacific Union Financial, LLC
14778678		Cap1/bstby
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14793849	*P++	21ST MORTGAGE CORPORATION, PO BOX 477, KNOXVILLE TN 37901-0477, address filed with court., 21st Mortgage Corp, 620 Market St Ste 100, Knoxville, TN 37902
14793851	*+	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
14793852	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court., Bankamerica, Po Box 982238, El Paso, TX 79998
14793854	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court., Capital One, 15000 Capital One Dr, Richmond, VA 23238
14793853	*+	Cap1/ymaha, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
14793855	*+	Capital One, Po Box 30253, Salt Lake City, UT 84130-0253
14778685	*+	Citi, Pob 6241, Sioux Falls, SD 57117-6241
14778686	*+	Citi, Pob 6241, Sioux Falls, SD 57117-6241
14793858	*+	Citi, Pob 6241, Sioux Falls, SD 57117-6241
14793859	*+	Citimortgage Inc, Po Box 9438, Gaithersburg, MD 20898-9438
14778689	*+	Comenity Bank/fashbug, Po Box 182789, Columbus, OH 43218-2789
14793860	*+	Comenity Bank/fashbug, Po Box 182789, Columbus, OH 43218-2789
14778691	*+	Comenity Bank/Inbryant, Po Box 182789, Columbus, OH 43218-2789
14793861	*+	Comenity Bank/Inbryant, Po Box 182789, Columbus, OH 43218-2789
14793863	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222, address filed with court., Dsnb Macys, Po Box 8218, Mason, OH 45040
14793862	*+	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
14778683	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., Chase Card, Po Box 15298, Wilmington, DE 19850
14793857	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., Chase Card, Po Box 15298, Wilmington, DE 19850
14778696	*+	Lending Club Corp, 71 Stevenson St Ste 300, San Francisco, CA 94105-2985
14793864	*+	Lending Club Corp, 71 Stevenson St Ste 300, San Francisco, CA 94105-2985
14793865	*+	Nationstar/mr. Cooper, 350 Highland Dr, Lewisville, TX 75067-4488
14793868	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court., Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222
14793869	*+	Prsm/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14793870	*+	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
14793871	*+	Syncb/sams Club, Po Box 965005, Orlando, FL 32896-5005
14793872	*+	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14793874	*+	Upstart Network Inc., Po Box 61203, Palo Alto, CA 94306-6203
14815800	##+	Pacific Union Financial, LLC, 7880 Bent Branch Drive #100, Irving, TX 75063-6046

TOTAL: 3 Undeliverable, 29 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 23, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 21, 2021 at the address(es) listed

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**below:**

Name	Email Address
Brian Nicholas	on behalf of Creditor Pacific Union Financial LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bnicholas@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Kevin Scott Frankel	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper pabk@logs.com
Kristen D. Little	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper pabk@logs.com klittle@logs.com;logsecf@logs.com
Lawrence W. Willis	on behalf of Debtor Belinda J Smetana ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 8